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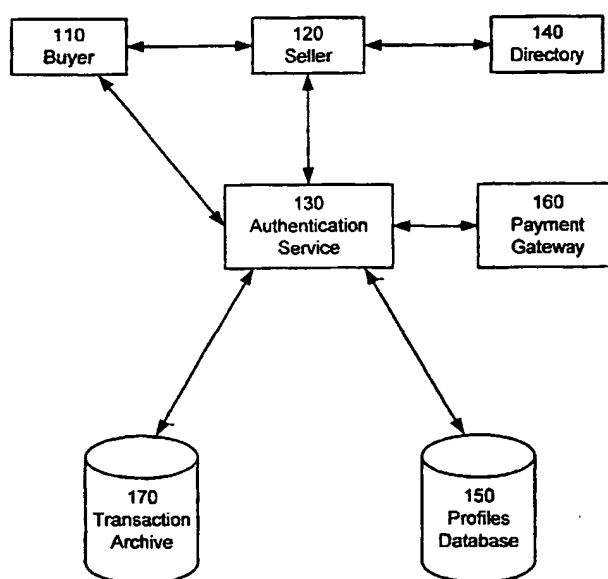
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(54) Title: AUTHENTICATED PAYMENT



(57) Abstract: A buyer (110) wishes to use a payment instrument as part of an online commerce transaction with a seller (120) and it is desired to authenticate that the buyer (110) has authority to use the payment instrument. A separate authentication service (130) determines whether the buyer (110) has access to certain secret information without revealing the secret information to the seller (120). Access to the secret information would verify that the buyer (110) has authority to use the payment instrument. The authentication service (130) informs the seller (120) whether the buyer (110) is authorized to use the payment instrument.

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A. CLASSIFICATION OF SUBJECT MATTER

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According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, WPI Data, PAJ

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
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X	WO 99 42961 A (SNOEK FOKKO LEONARD ;SNOEK HOLDING ZOETERMEER B V (NL)) 26 August 1999 (1999-08-26) page 6, line 15 -page 7, line 11 --- -/--	1,3,4, 7-9,14, 19,20, 22,28, 31,32



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Patent family members are listed in annex

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

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